CrediCorp

TERMS

Customer Portal Use Terms

Version 1.0.1 · Effective 2026-07-09 · credicorp.co.uk/legal/

UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

1. Scope

These terms apply to the authenticated Credicorp customer portal. They sit alongside the public website terms and the signed product agreement. If the portal terms and a signed agreement differ, the signed agreement prevails for the borrowing relationship.

These terms, together with the signed agreement and the other referenced legal documents, are the entire basis on which the portal is made available. The company should not rely on any statement, description, or promise about the portal that is not set out in these terms or in the signed agreement.

2. Who may use the portal

The portal is for the borrower company and the people the company has authorised to act for it. If a director, officer, or delegate stops being authorised, the company must tell us promptly. The portal must not be used for any personal borrowing purpose.

3. What the portal is for

The portal may be used to:

- view agreements, statements, receipts, and other account documents;
- send support requests, hardship requests, complaints, and servicing messages;
- manage payment arrangements, including mandate-related actions made available on the account;
- review privacy-rights surfaces, consent records, and export history;
- complete signing journeys for documents that are ready to be signed.

Availability of a portal action does not change the signed agreement by itself. Where a change needs our approval or a separate signed variation, the portal is only the request route.

4. Sign-in and account security

The company must keep portal credentials, passkeys, one-time codes, and recovery codes confidential. Credentials must not be shared informally between staff. If more than one person needs access, the company should use properly authorised access routes rather than pass credentials around.

If the company believes the account has been compromised, it must act immediately. The portal may offer a self-lock action to freeze access until support reinstates it. Using that protective action does not reduce any payment obligation under the signed agreement.

Losses arising from unauthorised use of the company's own credentials, where the company or its authorised users failed to keep those credentials confidential as required by this section, are the company's responsibility. The company will indemnify us against reasonable losses, costs, and claims we incur as a direct result of misuse of the portal by the company or its authorised users in breach of section 8 (Prohibited use).

5. Device and session controls

The portal may show recent account activity, trusted devices, and active sessions. Those records are there to help the company spot unexpected access and to let it revoke sessions or raise concerns quickly. We may sign out sessions, require step-up authentication, or block access where we believe that is necessary to protect the account or the platform.

6. Documents and records

Portal copies of agreements, statements, receipts, and notices are provided for convenience and record-keeping. The company should download and retain important documents when needed for its own files. Where a document is shown as signed, superseded, withdrawn, or unavailable, the portal status reflects the record we hold for the account.

We do not guarantee that every historic document will remain available or retrievable through the portal indefinitely; the company is responsible for downloading and retaining its own copies of anything it needs for its records.

7. Electronic communications

The portal is an operational communications channel. Messages, notices, and documents made available there may be accompanied by email, but email is not the only route we may use. If the company changes its contact details, it must update them promptly so operational messages still reach the right person.

Where the company fails to keep its contact details up to date, we are not responsible for messages, notices, or documents not reaching the right person as a result. A message or notice is treated as received when we send it through the portal or to the contact details held on the account, whether or not it is read.

8. Prohibited use

The portal must not be used to:

- try to access another customer's documents or account data;
- interfere with the portal, its security, or its availability;
- upload or submit false, misleading, or unauthorised information;
- reverse-engineer, scrape, or automate access in a way we have not authorised;
- use the portal for any unlawful, fraudulent, or non-business purpose.

9. Suspension or restriction

We may suspend, limit, or protectively lock portal access where we reasonably believe there is fraud, misuse, a security issue, or a dispute about authority to act for the company. Where practical, we will explain what has happened and what the company needs to do next. Restricting portal access does not cancel the underlying agreement or any amount owed.

10. Relationship to other documents

These terms govern use of the portal surface itself. The signed Business Bridging Loan, Credicorp Flex, or Credicorp Slice agreement governs the borrowing product. Privacy, security, complaints, hardship, withdrawal, and data-rights points are explained in the related legal documents linked from the legal overview.

11. Service availability

The portal is provided on an "as is" and "as available" basis. We do not promise the portal will be uninterrupted, error-free, or available at all times. We may suspend, withdraw, or change portal features for maintenance, security, or operational reasons, and we will restore access as soon as reasonably practical. Portal availability does not affect the company's rights or obligations under the signed agreement, which continue regardless of whether the portal is accessible.

12. Limitation of liability for the portal

To the extent permitted by English law, we exclude all liability for loss of profit, loss of business, loss of anticipated savings, business interruption, or any indirect or consequential loss arising from the

company's use of, or inability to use, the portal. Nothing in these terms excludes or limits our liability for fraud, for death or personal injury caused by our negligence, or for any other liability that cannot lawfully be excluded or limited under English law. Subject to those exceptions, our total liability arising out of or in connection with the portal in any 12-month period is limited to £1,000 in aggregate. This clause does not limit or affect our obligations, or the company's rights, under the signed Business Bridging Loan, Credicorp Flex, or Credicorp Slice agreement.

13. Third-party services

The portal may rely on or link to services provided by third parties, including identity verification providers, banking and payment infrastructure, and communications providers. We are not responsible for the acts, omissions, availability, or performance of third-party services that are outside our reasonable control. Where a servicing action depends on a third-party provider (for example, a bank's own systems), delay or failure on that provider's side is not our responsibility, though we will help the company resolve it where we reasonably can.

About Credicorp Limited

Company: Credicorp Limited (UK) Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.